Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Yo u	ır full name		
gove iden you	e the name that is on your ernment-issued picture tification (for example, or driver's license or sport).	Dominique First name C Middle name	First name Middle name
iden	g your picture tification to your meeting the trustee.	Gilmore Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
hav	other names you e used in the last 8	Dominique First name	First name
	rs ude your married or den names.	C Middle name Shaw	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
you	y the last 4 digits of r Social Security	XXX - XX - 1629	XXX - XX
Indi	iber or federal vidual Taxpayer	OR	OR
ider	tification number	9xx - xx	9xx - xx

Case 16-23413 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Doc 1 Page 2 of 56

Document Gilmore С Dominique Debtor 1 Case Number (if known) _ Middle Name Last Name

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5. Where you live	4810 181st Street Number Street	If Debtor 2 lives at a different address: Number Street
	Country Club Hills City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street
	P.O. Box City State ZIP Code	P.O. Box City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

Case 16-23413 Entered 07/21/16 12:36:50 Desc Main Filed 07/21/16 Doc 1 Page 3 of 56

Document Gilmore Dominique С Debtor 1

Case Number (if known) _

Pa	Tell the Court About Yo	ur Bankruptcy Case
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	■ Yes. District None
110.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY Debtor Relationship to you District When Case Number, if known MM / DD / YYYY
11.	Do you rent your residence?	 No. Go to line 12 Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main

Debtor 1	Dominique	С	Document Gilmore	Page 4 of 56 Case Number (if known)
	First Name	Middle Name	Last Name	

	rt 3: Report About Any Busine		•			
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of busines	s		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			_
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street			_
	to this petition.		City		State Zip Code	
			Check the appropriate box to	describe vour business:	•	
			_	us defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as o	efined in 11 U.S.C. § 101(6))		
			☐ None of the above			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	he Bankruptcy Code.	I am NOT a small business debtor a	-	ı
Pa	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is neede	d, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	perishable goods, or livestock that must be fed, or a building		Where is the property?Numb	er Street		
	perishable goods, or livestock that must be fed, or a building			er Street		

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main

Debtor 1

C Dominique

Document Gilmore

Page 5 of 56

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

<u> </u>	-
About Debtor 1:	

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 6 of 56 C Dominique Gilmore Debtor 1 Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 **2**5,001-50,000 How many creditors do **50-99** you estimate that you 5,001-10,000 **5**0,001-100,000 owe? **100-199** 10,001-25,000 ☐ More than 100,000 200-999 □ \$0-\$50,000 **□** \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your assets to \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** □ \$50,000,001-\$100 million **□**\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion **\$0-\$50,000** □ \$1.000.001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ★ /s/ Dominique C Gilmore

Signature of Debtor 1

Executed on

07/18/2016

MM / DD / YYYY

Signature of Debtor 2

MM / DD / YYYY

Executed on

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 7 of 56

Debtor 1 Dominique C Gilmore Case Number (if known) ______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Cecil Denard Scruggs	Date	Date	e: 07/21/2	2016
Signature of Attorney for Debtor		MM / DD / YYYY		Y
Cecil Denard Scruggs				
Printed name				_
Geraci Law L.L.C.				
Firm name				_
55 E. Monroe St., #3400				
00 L. Momo Ot., #0 100				
Number Street				_
 				_
 	IL	60	603	_
Number Street	ILState		603 ZIP Code	-
Number Street Chicago	State		ZIP Code	- - acilaw.com
Number Street Chicago City	State		ZIP Code	- - acilaw.com

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 8 of 56

Fill in this information to identify your case:					
Debtor 1	Dominique	С	Gilmore		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
		Middle Name ne : <u>NORTHERN</u> District of			
Case Number			(Otalic)		
(If known)					

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 74,285
1b. Cop	y line 62, Total personal property, from Schedule A/B	\$ 6,276
1c. Cop	y line 63, Total of all property on Schedule A/B	\$ 80,561
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$65,044
За. Сору	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$54,446
05. OOP.		
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$3,086.70
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$3,085.00

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 9 of 56

Debtor 1 Dominique C Gilmore Case Number (if known)

Last Name

EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,094.96 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 32,983.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 32,983.00 9g. Total. Add lines 9a through 9f.

First Name

Middle Name

Fill in this inf	Caso 16 22 formation to identify yo			entered 07/21/16 1 0 of 56	.2:36:50	Desc	Main	
Dahtar 4	Dominique	С	Gilmore					
Debtor 1	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States I	Bankruptcy Court for the : _	NORTHERN District	of <u>ILLINOIS</u> (State)					
Case Number (If known)						_	Check if this amended filir	
	orm 106A/B					d	inenaea iiii	ng .
	e A/B: Prope	rty						12/15
eategory where esponsible for pages, write you Part 1:	you think it fits best. B supplying correct infor ir name and case numl Describe Each Residence	e as complete and ac rmation. If more space ber (if known). Answe s, Building, Land, or Ott	her Real Esate You Own or Have a	ied people are filing together, sheet to this form. On the top	, both are equa	ally		
01. Do you ow No.	n or have any legal or o	equitable interest in a	ny residence, building, land, or	similar property?				
Yes.	Describe		What is the second O of					
4810 181s			What is the property? Check a Single-family home	.l that apply.			ns or exemption claims on <i>Sche</i>	
	ess, if available, or other de	scription	Duplex or multi-unit building		Creditors Who) Have Claims	Secured by Pro	operty
			Condominium or cooperative		Current value		Current val	
			Manufactured or mobile home	;	entire proper	ty?	portion you	ı own?
Country C		IL 60478	Land		\$	74,285.00	\$	74,285.00
City		State ZIP Code	Investment property					
County			Timeshare Other		Describe the	=		-
County				anorty? Chark and	interest (such the entireties			=
			Who has an interest in the pro	perty? Check one.				
			Debtor 2 only					
			Debtor 1 and Debtor 2 only				nmunity prop	perty
			At least one of the debtors an	d another	(see instr	ructions)		
			Other information you wish to property identification number	·	local			
2 Add the doll	ar value of the portion	you own for all of you	ur entries fro Part 1, including a	any ontrins for nages				
	-	-		· -	>			\$74,285.00
Part 2:	escribe Your Vehicles							
-	_	-	y vehicles, whether they are re	-				
03. Cars, vans	, trucks, tractors, sport	t utility vehicles, moto	prcycles					
Yes.	Describe lake:	Nissan	Who has an interest in the pro	operty? Check one	Do not de de de	oppured -1-:	or over-ti-	o But
	lodel:	Altima	Debtor 1 only	porty i Ondok One.	the amount of	any secured c	s or exemptions laims on Scheo	dule D:
		2009	Debtor 2 only				Secured by Pro	
	ear:		Debtor 1 and Debtor 2 only		Current value entire proper		Current value portion you	
	pproximate Mileage:	130,000	At least one of the debtors an	d another				
0	ther information:		Check if this is communit	y property (see	\$	4,116.00	\$	<u>4,116</u> .00
			<u> </u>					

Debtor 1

First Name

Case 16-23413

Desc Main

0.00

Middle Name

Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50

Document Page 11 of 56 Humber (if known)

Exampl	es: Boats, trailers, mo	r homes, ATVs and other recreational vehicles, other vehicles, and accessories tors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories		
5. Add the	dollar value of the	portion you own for all of your entries fro Part 2, including any entries for pages		\$ 4,116.00
you have	attached for Part	2. Write that number here>		
Part 3:	Describe Your Pe	ersonal and Household Items		
Do you owr	n or have any legal	or equitable interest in any of the following items?	 	Current value of the portion you own? Do not deduct secured claims or exemptions
		nishings furniture, linens, china, kitchenware		
Ye	es. Describe	Furniture, linens, small appliances, table & chairs, bedroom set	\$1,000	\$ 1,000.00
	es: Televisions and ra ons; electronic devices	adios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s including cell phones, cameras, media players, games		· <u> </u>
Ye	es. Describe	Flat screen TV, computer, printer, music collection, cell phone	\$300	s 300.00
Exampl	coin, or baseball card	rines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		<u> </u>
Ye	es. Describe			\$0.00
Exampl	vaks; carpentry tools;	hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
Ye	es. Describe			\$ 0.00
10. Firearm Example No	es: Pistols, rifles, sho	tguns, ammunition, and related equipment		·
Ye	es. Describe			\$ 0.00
11. Clothes Example	es: Everyday clothes,	furs, leather coats, designer wear, shoes, accessories		·
Ye	es. Describe	Everyday clothes, shoes, accessories	\$150	\$ 150.00
12. Jewelry Example gold, sil	es: Everyday jewelry, ver	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
Ye	es. Describe	Everyday jewelry, costume jewelry	\$200	\$ <u>200.0</u> 0
13. Non-far				
Exampl No	es: Dogs, cats, birds, D.	horses		
Ye	es. Describe			

Debtor 1

Case 16-23413

Desc Main

Middle Name

Doc 1

Filed 07/21/16 Entered 07/21/16 12:36:50

Document Page 12 of 56 Humber (if known)

14.	Any other p	ersonal and h	ousehold items you did not al	ready list, including any health aids you did not list			
	Yes.	Describe				\$	0.00
				cluding any entries for pages you have attached			\$1,650.00
	for Part 3. V	Vrite that numb	per here	>			
F	art 4:	escribe Your Fir	nancial Assets				
Do	you own or	have any legal	or equitable interest in any of	f the following?	Current	value of	f the
					portion y Do not de or exempt	duct secu	1? ured claims
16.		Money you have in	n your wallet, in your home, in a safe	e deposit box, and on hand when you file your petition			
	No. Yes.	Describe				s	0.00
17.	Deposits of	money				·	
			s, or other financial accounts; certific If you have multiple accounts with the	cates of deposit; shares in credit unions, brokerage houses, he same institution, list each.			
	Yes.	Describe	Account Type:	Institution name:			
			Savings Account	Chase		\$	10.00
			Checking Account	Chase		\$	500.00
						\$	510.00
18.	-		publicly traded stocks tment accounts with brokerage firms	s, money market accounts			
	Yes.	Describe	Institution or issuer name:				
19.	Non-public	ly traded stock	and interests in incorporated	and unincorporated businesses, including an interest in		\$	0.00
	Yes.	Describe	Name of Entity and Percent of	f Ownership:		\$	0.00
20.	Negotiable i	nstruments includ	=	and non-negotiable instruments s, promissory notes, and money orders. leone by signing or delivering them.		-	
	Yes.	Describe	Issuer name:			\$	0.00
21.		or pension acc					
	Examples: In No.	nterests in IRA, E	RISA, Keogh, 401(k), 403(b), thrift s	savings accounts, or other pension or profit-sharing plans			
	Yes.	Describe	Type of account and Institution				Uniter
			Pension plan	District 152		\$	Unknown
22	Security de	posits and pre	navments			\$	0.00
	Your share of Examples: A	of all unused depo	osits you have made so that you ma	ay continue service or use from a company s (electric, gas, water), telecommunications			
	No. Yes.	Describe	Institution name or individual:			¢	0.00
23.	Annuities (A	A contract for a	a periodic payment of money t	to you, either for life or for a number of years)		Ψ	<u> </u>
	Yes.	Describe	Issuer name and description:			\$	0.00
24.	26 U.S.C. §		IRA, in an account in a qualified (b), and 529(b)(1).	ed ABLE program, or under a qualified state tuition program.			_
	No. Yes.	Describe	Institution name and description	on. Separately file the records of any interests.11 U.S.C. § 521(c):		\$	0.00

Debtor 1

Case 16-23413

Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50

Document Page 13 of 56 umber (if known)

Desc Main

First Name Middle Nam

	Gilmore
	Documen
ne	Last Name

25.	Trusts, equ	itable or future	interests in property (other than anything listed in line 1), and rights or powers			
	Yes.	Describe			¢	0.00
26.	Examples:		narks, trade secrets, and other intellectual property nes, websites, proceeds from royalties and licensing agreements		Ψ	<u> </u>
	No. Yes.	Describe			\$	0.00
27.	Licenses, f	ranchises, and d	other general intangibles			
	No. Yes.	Building permits, ex	clusive licenses, cooperative association holdings, liquor licenses, professional licenses		¢	0.00
		I			Ψ	
Moi	ney or prop	erty owed to you	?	Current va portion you Do not deduc or exemption	u own? ct secured cl	laims
28.	Tax refund	s owed to you				
	Yes.	Describe			\$	0.00
29.	Family sup Examples: No.	-	rm alimony, spousal support, child support, maintenance, divorce settlement, property settlement			
	Yes.	Describe			\$	0.00
30.	Other amo	ا unts someone o	wes you		Ψ	
			bility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else			
	Yes.	Describe			\$	0.00
31.		•	es life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:			
	Yes.	Describe	Term life insurance \$0		•	0.00
32.	If you are th		at is due you from someone who has died ving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.		•	
	Yes.	Describe			•	0.00
33.	_	•	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		\$	
	Yes.	Describe			\$	0.00
34.	Other cont	ingent and unliq	uidated claims of every nature, including counterclaims of the debtor and rights		Ψ	
	Yes.	Describe			\$	0.00
35.	Any financ		d not already list			_
	Yes.	Describe			\$	0.00
			f your entries from Part 4, including any entries for pages you have attached		\$	511.00
	V	mat numbe				

Case 16-23413

Filed 07/21/16
Gilmore
Document
Last Name Doc 1

Entered 07/21/16 12:36:50 Page 14 of 56 umber (if known)

Desc Main

First Name Middle Name

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No.	
L Yes.	
	Current value of the
	portion you own?
	Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned	or oxemptions
No.	
Yes. Describe	
	\$0.00
39. Office equipment, furnishings, and supplies	_
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
No.	-
Yes. Describe	\$ 0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	\$0.00
No.	
Yes. Describe	
	\$ <u>0.0</u> 0
41. Inventory	
No.	
Yes. Describe	
	\$ <u>0.0</u> 0
42. Interests in partnerships or joint ventures	
No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$ 0.00
43. Customer lists, mailing lists, or other compilations	<u> </u>
No.	
Yes. Describe	
_	\$0.00
44. Any business-related property you did not already list	
No.	
Yes. Describe	
	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	s 0.00
47. Farm animals	Ψ
Examples: Livestock, poultry, farm-raised fish	
No.	
Yes. Describe	
	\$ <u>0.0</u> 0
48. Crops—either growing or harvested	
No.	
Yes. Describe	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	a <u>0.0</u> 0
No.	
Yes. Describe	
_	\$0.00

Debtor 1 Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Page 15 of the Name Page 1

50. Farm and fishing supplies, chemicals, and feed No.		
Yes. Describe		
51. Any farm- and commercial fishing-related property you did not already list		\$ <u>0.0</u> 0
No. Yes. Describe		
		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for for Part 6. Write that number here	. • •	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not Lie	st Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership		
No. Yes. Describe		
		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 74,285.00
	Ф.4.44C ОО	Ψ 7 4,200.00
56. Part 2: Total vehicles, line 5	\$ 4,116.00	
57. Part 3: Total personal and household items, line 15	\$ 1,650.00	
58. Part 4: Total financial assets, line 36	\$ 511.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 6,277.00	\$ 6,277.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$80,562.00
F - F - 3		\$55,552.00

Official Form 106A/B Record # 707721 Schedule A/B: Property Page 6 of 6

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main

Fill in this in	nformation to identify	your case:	
Debtor 1	Dominique	С	Gilmore
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	e: <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identi	fy the Property You Claim as Exempt									
1. Which set of ex	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.							
You are clai	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)									
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)								
2. For any propert	ty you list on <i>Schedule A/B</i> that you	u claim as exempt, fill in t	the information below.							
	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption						
		Copy the value from Schedule A/B	Check only one box for each exemption							
Brief description:	4810 181st St Country Club Hills IL 60478 - Primary Residence	\$_74,285	\$15,000	735 ILCS 5/12-901 - \$15,000.00						
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit							
Brief	2009 Nissan Altima with over			735 ILCS 5/12-1001(c) - \$2,400.00						
description:	130,000 miles.	\$ 4,116	 \$	735 ILCS 5/12-1001(b) - \$1,716.00						
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit							
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,000</u>	 \$	735 ILCS 5/12-1001(b) - \$1,000.00						
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit							
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_300	<u></u> \$	735 ILCS 5/12-1001(b) - \$300.00						
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit							
Official Form 1060	Record # 707721	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2						

Filed 07/21/16 Entered 07/21/16 12:36:50 Case 16-23413 Doc 1

Desc Main Page 17 of 56 Number (if known) Document Dominique Debtor 1 Middle Name Last Name **Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(a),(e) - \$150.00 Everyday clothes, shoes, description: accessories \$ 150 Line from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a),(e) - \$200.00 Everyday jewelry, costume jewelry Brief 200 description: 100% of fair market value, up to Line from 12 Schedule A/B: any applicable statutory limit Brief Savings Account, Chase 735 ILCS 5/12-1001(b) - \$10.00 \$ 10 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Brief Checking Account, Chase 735 ILCS 5/12-1001(b) - \$500.00 \$ 500 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit Pension plan, District 152 735 ILCS 5/12-1006 - \$0.00 Brief Unknown description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? \square No ☐ Yes.

Schedule C: The Property You Claim as Exempt

	Caso 16 23		1 Filad 07/21/16		16 12:36:50	Desc Main	
Fill in this in	formation to identify y	our case:		8 of 56			
Debtor 1	Dominique	С	Gilmore				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the :	: <u>NORTHERN</u> Dis	trict of ILLINOIS				
Case Number			(State)			Check if this	s is an
(If known)						amended fil	ling
Official F	orm 106D						
		Who Have C	laims Secured by F	Property			12/1
Be as complete	and accurate as poss	sible. If two married, copy the Additiona	people are filing together, both al Page, fill it out, number the er	are equally responsible f		ny	
	s, write your name an ditors have claims sec	•	,				
			urt with your other schedules. Yo	ou have nothing else to ren	ort on this form		
	I in all of the informatio		urt with your other schedules. To	nd flave flottling else to rep	ort on this form.		
103.11	in an or the information	in below.					
Part 1:	List All Secured Claims						_
2. List all se	cured claims. If a cred	itor has more than o	ne secured claim, list the credito	r separately	Column A Amount of claim	Column A Value of collateral	Column C Unsecured
		•	ular claim, list the other creditors rder according to the creditors na		Do not deduct the value of collateral	that supports this	portion If any
2.1 Fawn R	tidge Condo Associatio	on	Describe the property that secure	es the claim:	\$_0.00	\$ 74,285.00	\$_0.00
Creditor's	Name S Trails End Dr		4810 181st St Country Club Hills	s IL 60478 - Primary			
Number	Street		Residence				
			As of the date you file, the claim	is: Check all that apply.			
Homer (Glen IL	60491	Contingent				
City		ate Zip Code	Unliquidated Disputed				
Who owes	the debt? Check one.		Nature of Lien. Check all that apply	٧.			
Debtor	1 only		An agreement you made (such a				
Debtor			car loan)				
=	1 and Debtor 2 only one of the debtors and ar	oother	Statutory lien (such as tax lien, m Judgment lien from a lawsuit	nechanic's lien)			
	one of the debtore and ar	iourei	Other (including a right to offset)				
	if this claim relates to a unity debt	1	_				
	was incurred		Last 4 digits of account number				
2.2 US Ban	ık Home Mortgage		Describe the property that secure	es the claim:	\$_65,044.00	\$ _74,285.00	\$ <u>0.00</u>
Creditor's	Name rederica Street		4810 181st St Country Club Hills	s IL 60478 - Primary			
Number	Street		Residence				
			As of the date you file, the claim	is: Check all that apply.			
Owenst	ooro K	Y 42304	Contingent				
City		ate Zip Code	Unliquidated Disputed				
Who owes	the debt? Check one.		Nature of Lien. Check all that apply	y.			
Debtor	•		An agreement you made (such as	s mortgage or secured			
Debtor	2 only 1 and Debtor 2 only		car loan) Statutory lien (such as tax lien, m	nechanic's lien)			
=	one of the debtors and ar	nother	Judgment lien from a lawsuit	•			
	if this claim relates to a	1	Other (including a right to offset)				
	unity debt was incurred201	5-2016	Last 4 digits of account number				
		 tries in Column A o	n this page. Write that number		\$_65,044.00		

		Caso 16 22/12	Doc	1 Eilad	07/21/16	Entor	ed 07/21/16 12	2:36:50	Desc Main	
Fill in	this inf	formation to identify your cas	se:				9 of 56			
Debto	or 1	Dominique	С		Gilmore	_				
		First Name	Middle Name		Last Name					
Debto		Floribles	Malada Nasas		LastMana	_				
(Spouse	e, if filing)	First Name I	Middle Name		Last Name					
United	d States I	Bankruptcy Court for the : <u>NOR</u>	THERN Dis	trict of <u>ILLINOI</u>	S(State)					
Case (If kno	Number								☐ Check if t	
							ı		amended	Tiling
<u> Milici</u>	al Fo	orm 106E/F								12/15
se as co list the o l/B: Pro reditors leeded,	mplete other pa perty (Co with pa copy the pa dditi	E/F: Creditors Wh and accurate as possible. Us arty to any executory contrac Official Form 106A/B) and on artially secured claims that a e Part you need, fill it out, nu ional pages, write your name list All of Your PRIORITY Unsec	se Part 1 for its or unexpi Schedule G ire listed in S imber the er and case n	creditors with ired leases that i: Executory C Schedule D: C ntries in the bounder (if known	n PRIORITY claim at could result in contracts and Uni- creditors Who Ha oxes on the left.	ns and Part a claim. Als expired Lea ave Claims S	so list executory contra uses (Official Form 1060 Secured by Property. If	cts on <i>Schedul</i> 6). Do not include more space is	<i>l</i> e de any	
1. Do a	ny cred	litors have priority unsecure	d claims aga	ainst you?						
	No. Go	to Part 2.								
	Yes.									
each non unse	n claim l priority a ecured o	our priority unsecured claims listed, identify what type of cla amounts. As much as possible claims, fill out the Continuation lanation of each type of claim,	im it is. If a c e, list the clai n Page of Pa	claim has both ms in alphabe rt 1. If more th	priority and nonpolitical order accord an one creditor ho	riority amou ling to the cr olds a partic	nts, list that claim here a editor's name. If you hav ular claim, list the other	nd show both power more than two creditors in Part	riority and o priority : 3.	Nonviority
								Total claim	Priority amount	Nonpriority amount
Part 2	2: L	ist All of Your NONPRIORITY U	Jnsecured Cl	aims						
3. Do a	ny cred	litors have nonpriority unsec	ured claims	against you?	1					
	No. You	u have nothing to report in this	part. Subm	nit this form to	he court with you	ır other sche	edules.			
•	Yes.									
non; inclu	priority unded in I	our nonpriority unsecured claunsecured claunsecured claim, list the credit Part 1. If more than one creditut the Continuation Page of Pa	or separately or holds a pa	y for each clair	m. For each claim	n listed, iden	tify what type of claim it	is. Do not list cla	aims already	
4.1	Advocat	e South Suburban Hosp.		Last 4 digits o	f account number	r				Total claim \$_350.00
	Creditor's N 17800 K	lame edzie Ave.	_	-	debt incurred?	2016				
1	Number	Street								
-				As of the date	you file, the claim	n is: Check a	ll that apply.			
_	Hazel Cı			Unliquidated	J					
	City 10 owes	State Zip C the debt? Check one.	Code	Disputed						
	Debtor 1	only								
	Debtor 2	? only		r i	RIORITY unsecure	ed claim:				
닏		and Debtor 2 only		Student loar			and an although			
片		one of the debtors and another			arising out of a sepa	-	ment or divorce			
		if this claim relates to a mity debt		_	not report as priority nsion or profit-sharin	-	other similar debts			
	he clain	subject to offest?				J				
	No			Other. Spec	ify Medical/Der	ntal Services	3			
	Yes									

Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Case 16-23413 Page 20 of 56 Case Number (if known) Document Dominique Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.2	CAP1/Carsn	Last 4 digits of account number NULL	\$ _0.00
	Creditor's Name		
	26525 N Riverwoods Blvd	When was the debt incurred? 2010-2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Mettawa IL 60045	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Yes Chase CARD	Last 4 digits of account number NULL	\$ 1,101.00
4.3	Creditor's Name	Last 4 digits of account number NULL	\$ _1,101.00
	Po Box 15298	When was the debt incurred? 2005-2016	
	Number Street		
	Number		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.4	CITI	Last 4 digits of account number NULL	\$ <u>5,990.00</u>
	Creditor's Name	When was the debt incurred? 2009-2016	
	Po Box 6241	When was the debt incurred? 2009-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	0. 5.11	Contingent	
	Sioux Falls SD 57117	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Debte to periordi di profrestianny piano, and other similar debts	
i	No	Other. Specify Credit Card or Credit Use	
i	Yes	Outer. Openly	

Official Form 106E/F

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Page 21 of 56 **Document** Dominique Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** City of Chicago Bureau Parking \$ 100.00 Last 4 digits of account number _ Creditor's Name 2015 PO Box 88292 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60680 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes City of Country Club Hills \$ 200.00 Last 4 digits of account number 4.6 2016 3700 W. 175th Place When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Country Club Hills 60478-4698 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Fines COMENITY BANK/Vctrssec **NULL** \$ 122.00 4.7 Last 4 digits of account number Creditor's Name 2005-2016 Po Box 182789 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43218 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Case 16-23413 Page 22 of 56 Case Number (if known) Document Dominique Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.8 Commerce BK \$ 1,091.00 Last 4 digits of account number

Creditor's Name	When was the debt incurred? 2011-2013	
Po Box 411036	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Kansas City MO 64141	Contingent	
	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	_	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.9 Discover FIN SVCS LLC	Last 4 digits of account number NULL	\$ 1,998.00
Creditor's Name		•
Po Box 15316	When was the debt incurred? 2006-2016	
	Their was the debt incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Wilmington DE 19850	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
	_	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
_		
No	Other. Specify Credit Card or Credit Use	
Yes	***	
4.10 DISH	Last 4 digits of account number 8849	\$ <u>367.00</u>
Creditor's Name		
20816 44Th Ave W	When was the debt incurred? 2015-2016	
20010 441117/00 10		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	Contingent	
Number Street Lynnwood WA 98036 City State Zip Code	Contingent Unliquidated	
Number Street Lynnwood WA 98036	Contingent	
Number Street Lynnwood WA 98036 City State Zip Code	Contingent Unliquidated	
Number Street Lynnwood WA 98036 City State Zip Code Who owes the debt? Check one.	Contingent Unliquidated	
Lynnwood WA 98036 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
Number Street Lynnwood WA 98036 City State Zip Code Who owes the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	
Lynnwood WA 98036 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	
Lynnwood WA 98036 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Lynnwood WA 98036 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	
Lynnwood WA 98036 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Lynnwood WA 98036 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	

Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Case 16-23413 Page 23 of 56 Case Number (if known) **Document** Dominique Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Kohls/Capone \$ 47.00 4.11 Last 4 digits of account number _ Creditor's Name 2015-2016 N56 W 17000 Ridgewood Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Menomonee Falls WI 53051 Unliquidated Zip Code State Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Navient \$ 2,457.00 Last 4 digits of account number 4.12 Creditor's Name 2005-2016 Po Box 9500 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre 18773 PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes PayPal Credit \$ 315.00 Last 4 digits of account number 4.13 Creditor's Name 2016 PO Box 5138 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Timonium MD 21094 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Debtor 2 only

No

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Case 16-23413 Page 24 of 56 Case Number (if known) **Document** Dominique Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** PNC Bank, N.A \$ 9,582.00 Last 4 digits of account number _ Creditor's Name 2004-2016 1 Financial Pkwy When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 49009 Kalamazoo MI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes US DEPT OF ED/Glelsi \$ 2,253.00 Last 4 digits of account number Creditor's Name 2009-2016 Po Box 7860 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Madison 53707 WI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Iyes US DEPT OF ED/Glelsi 8581 \$ 28,273.00 Last 4 digits of account number Creditor's Name 2011-2016 Po Box 7860 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Madison 53707 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Case 16-23413 Page 25 of 56
Case Number (if known) Document Dominique Debtor 1 First Name Village of Riverdale \$ 200.00 4.17 Last 4 digits of account number Creditor's Name 157 W 144th St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify Fines List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. **BCA Financial Services** On which entry in Part 1 or Part 2 list the original creditor? Name 18001 Old Cutler Road Line __1 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Suite 462 Miami FL 33157 Last 4 digits of account number _____ City State Zip Code MCSI On which entry in Part 1 or Part 2 list the original creditor?

Line ___17__ of (Check one):

Last 4 digits of account number ____ ___

IL 60463

State Zip Code

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

PO Box 327

Palos Heights

Street

Number

City

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Page 26 of 56 Case Number (if known)

Debtor 1 <u>Domini</u>que

Document

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$32,983.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
			\$ 21,463.00
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	<u> </u>

Fill	l in this inf	Caso 16 formation to identi		Filad 07/21/16	Entered 07, 7 of 5	/21/16 12:36:50 66	Desc Main	
De	ebtor 1	Dominique	С	Gilmore				
DC	DIOI 1	First Name	Middle Name	Last Name				
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name				
Ur	ited States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _					
	se Number known)			(State)			Check if this is an amended filing	
Offi	cial Fo	orm 106G					3	
			ry Contracts and	Unexpired Lea	ses		,	12/15
1. D	nation. If monal pages o you hav No. Che Yes. Fill st separat	nore space is needs, write your name e any executory contect this box and sure in all of the information ely each person or nt, vehicle lease, c	ossible. If two married people ed, copy the additional page, and case number (if known). Ontracts or unexpired leases? bmit this form to the court with ation below even if the contract company with whom you hall phone). See the instruction	your other schedules. Y ts or leases are listed in	ou have nothing else Schedule A/B: Prope	to report on this form. orty (Official Form 106A/B) ch contract or lease is for (any for	
	nexpired le		om you have the contract or l	ease	Stat	te what the contract or leas	se is for	
2.1					-			
	Name				_			
	Number	Street						
	City		State Zip	Code	-			
2.2								
	Name				-			
	Number	Street			-			
	City		State Zip	Code	_			
2.3								
	Name				-			
	Number	Street			-			
	City		State Zip	Code	-			
2.4					_			
	Name							
	Number	Street			=			
	City		State Zip	Code	-			
2.5					_			
	Name				-			
	Number	Street			-			

State Zip Code

City

Official Form 106G

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main

Fill in this in	nformation to identify		nauman t
Debtor 1	Dominique	С	Gilmore
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	e: <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		_
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

ally F	any Additional Pages, write your name and case number (if known). Answer every question.								
1. [1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
ı	No.								
[Yes								
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
[Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
	F	No Yes Inwhich comi	munity state or territory did you live?	Fill in th	e name and current address of that person				
	_	1 100	numy state of territory and you into:		o name and sarrow dearest of that person.				
		Name of your spouse, for	mer spouse or legal equivalent						
		Number Street							
		City	State	Zip Code					
,	Schedu Schedu	le D (Official Form	codebtor only if that person is a guarantor or cos 106D), Schedule E/F (Official Form 106E/F), or Sc G to fill out Column 2.	_					
3.1]				Schedule D, line				
	Name	3			Schedule E/F, line				
	Numi	ber Street			Schedule G, line				
	City		State	Zip Code					
3.2					Schedule D, line				
	Name				Schedule E/F, line				
	Numi	ber Street			Schedule G, line				
	City		State	Zip Code					
3.3					Schedule D, line				
	Name				Schedule E/F, line				
	Numi	ber Street		_	Schedule G, line				
	City		State	Zip Code					

Official Form 106H Record # 707721 Schedule H: Your Codebtors Page 1 of 1

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main

Debtor 1 E	1	your case:		
_	Dominique First Name	C Middle Name	Gilmore Last Name	
(Spouse, if filing) Fi				
	First Name	Middle Name	Last Name	
Case Number (If known)				Check if this is:
,				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following da
fficial For	rm 106l			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Employment				
	in your employment ormation	Debtor 1		Debtor 2 or non-filing spouse	
atta info	ou have more than one job, ach a separate page with ormation about additional ployers.	Employment status	X Employed Not employed		Employed Not employed
	lude part-time, seasonal, or f-employed work.	Occupation	Teacher		
	cupation may Include student nomemaker, if it applies.	Employers name	District 152		
		Employers address	16001 Lincoln		
			Harvey, IL 60426		,
		How long employed there?	7 Years		
Part 2:	·			a and line weite (10) in the c	
spo	ouse unless you are separated.	e date you file this form. If you ha		•	
		e more than one employer, combire, attach a separate sheet to this fo		Ill employers for that perso	on on the
				F. Dili.	5. B.W. A
				For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, salary and commissions (before all payr deductions). If not paid monthly, calculate what the monthly wage wou				\$4,264.26	\$0.00
3. Es	3. Estimate and list monthly overtime pay.			\$0.00	\$0,00
				Ψ0.00	φυ.συ
4. Ca	alculate gross income. Add line 2	2 + line 3.		\$4,264.26	\$0.00

Official Form 106I Record # 707721 Schedule I: Your Income Page 1 of 2

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 30 of 56

Debtor 1

С Dominique First Name Middle Name Last Name

Case Number (if known) _

				For Debtor 1		For Debtor 2 or non-filing spouse		
	Сору	y line 4 here	4.	\$4,264.26		\$0.00]	
5. L	ist all	payroll deductions:						
	5a. 1	ax, Medicare, and Social Security deductions	5a.	\$669.56		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b.	\$400.83		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. I	nsurance	5e.	\$61.53		\$0.00		
	5f. C	Domestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$45.63		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	d the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,177.56		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,086.70		\$0.00	1	
8. Li	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$3,086.70	+	\$0.00	=	\$3,086.70
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.					_	
11.	State	e all other regular contributions to the expenses that you list in Schedul	le J.					
	Inclu	de contributions from an unmarried partner, members of your household, y	our depend	ents, your roommates, a	nd			
	othe	friends or relatives.						
		ot include any amounts already included in lines 2-10 or amounts that are			in S	chedule J.		
	Spec	jify:					11.	\$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.								•
		e that amount on the Summary of Schedules and Statistical Summary of C		ities and Related Data, i	f it ap	oplies	12.	\$3,086.70
13.		ou expect an increase or decrease within the year after you file this form	n?					
	X							
	П,	Yes. Explain:						

Fill in this ir	nformation to identify y	our case:				
Debtor 1	Dominique	С	Gilmore	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ŭ	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
United States	s Bankruptcy Court for the :	NORTHERN DISTRICT O	OF ILLINOIS			ato.
Case Numbe (If known)	r		_	MM / DD / \	YYYY	
Official F	orm 106J				_	2 because Debtor 2
				mamams a	separate house	
	le J: Your Ex		le are filing together, both	are equally responsible for supplying	na correct informs	12/14
-				ages, write your name and case num	_	
Part 1:	Describe Your Househol	d				
1. Is this a jo	int case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a	separate household?				
	<u> </u>	ıst file a separate Schedu	le J.			
		<u> </u>				
	have dependents?	No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not li Debtor 2	st Debtor 1 and		this information for dent			No
Do not s	state the dependents'			Daughter	2	X Yes
names.						X No
						Yes
						X No
						Yes
						Yes
						Yes
3. Do your	expenses include	X No				100
	es of people other than f and your dependents	\vdash				
	Estimate Your Ongoing I					
			less you are using this for	m as a supplement in a Chapter 13 o	case to report	
expenses as of the applicable		ruptcy is filed. If this is a	supplemental Schedule J	, check the box at the top of the form	n and fill in	
		cash government assista	ance if you know the value			
of such assist	tance and have include	ed it on <i>Schedule I: Your</i>	Income (Official Form 106	il.)	Y	our expenses
	-	expenses for your resid	ence. Include first mortgag	ge payments and		4000.00
_	t for the ground or lot. cluded in line 4:				4.	\$600.00
	eal estate taxes				4a.	\$0.00
	eai estate taxes operty, homeowner's, o	r renter's insurance			4a. 4b.	\$0.00
		ir, and upkeep expenses			4c.	\$100.00
	omeowner's association				4d.	\$140.00

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main

Dominique

Debtor 1

С

Document

Page 32 of 56

Case Number (if known) _ First Name Middle Name Last Name

			Your expenses	
5. <i>I</i>	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
3. l	Jtilities:			
6	Sa. Electricity, heat, natural gas	6a.		\$240.00
6	8b. Water, sewer, garbage collection	6b.		\$125.00
6	Sc. Telephone, cell phone, internet, satellite, and cable service	6c.		\$325.00
6	6d. Other. Specify:	6d.	\$	0.00
'. I	Food and housekeeping supplies	7.		\$400.00
3. (Childcare and children's education costs	8.		\$600.00
). (Clothing, laundry, and dry cleaning	9.		\$50.00
0. F	Personal care products and services	10.		\$50.00
1. I	Medical and dental expenses	11.		\$25.00
	Fransportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$330.00
3. I	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
	Charitable contributions and religious donations	14.		\$0.00
	nsurance.			
[Oo not include insurance deducted from your pay or included in lines 4 or 20.			
	5a. Life insurance	15a.		\$0.0
•	5b. Health insurance	15b.		\$0.0
•	5c. Vehicle insurance	15c.		\$100.0
	15d. Other insurance. Specify:	15d.		\$0.0
6.	Faxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
5	Specify:	16.		\$0.0
7. I	nstallment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.0
	17b. Car payments for Vehicle 2	17b.		\$0.0
	17c. Other. Specify:	17c.		\$0.0
	7d. Other. Specify:	17d.		\$0.0
8. `	our payments of alimony, maintenance, and support that you did not report as deducted			
	rom your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.0
	Other payments you make to support others who do not live with you.			
				•••
9. (Specify:	19.		\$0.0
9. (Specify: Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.		\$0.0
9. (0. (19. 20a.		
9. (Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		\$	\$ 0.0
9. (Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a.	\$ \$	\$ 0.0
19. (20. (2	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes	20a. 20b.		\$0.00 \$ 0.00 0.00 0.00

Schedule J: Your Expenses

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 33 of 56

Debtor	1 Domi	nique C	Gilmore	Case Number (if known)		
	First Na	ne Middle Name	Last Name			
21.	Other. S	pecify:		_	21.	\$0.00
22	Your mo	nthly expense: Add lines 4 through	21.		22.	\$3,085.00
	The resu	t is your monthly expenses.				
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined mon	thly income) from Schedule I.		23a.	\$3,086.70
	23b.	Copy your monthly expenses from	line 22 above.		23b. –	\$3,085.00
	23c.	Subtract your monthly expenses fr	om your monthly income.		23c.	\$1.70
		The result is your monthly net inco	ome.			
24.	Do you e	xpect an increase or decrease in ye	our expenses within the year after you	file this form?		
	For exam	ple, do you expect to finish paying fo	or your car loan within the year or do you	expect your		
	mortgage	payment to increase or decrease be	ecause of a modification to the terms of y	our mortgage?		
	X No					
	Yes	Explain Here:				

 Official Form 106J
 Record #
 707721
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT ar	n attorney to help you fill out bankruptcy forms?
No Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	he summary and schedules filed with this declaration and that they are true and
/s/ Dominique C Gilmore Signature of Debtor 1	Signature of Debtor 2
Date 07/18/2016 MM / DD / YYYY	Date
IVIIVI / UU / YYYY	MINI / טט / זיזיז

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 35 of 56

Fill in this in	formation to identify	your case:	
Debtor 1	Dominique First Name	C Middle Name	Gilmore Last Name
Debtor 2		due Haine	
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	: <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)	•		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number	number (if known). Answer every question.								
Part 1	Pari 1: Give Details About Your Marital Status and Where You Lived Before								
01. Wh	at is your current marital status?								
Г	Married								
	Not married								
02 D ui	02 During the last 3 years, have you lived anywhere other than where you live now?								
	No.								
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.									
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there					
			Same as Debtor 1	Same as Debtor 1					
	8614 Lexington Cir	FROM 12/2014							
	Orland Park IL 60462-3948	To 04/2015							
03 Wit	hin the last 8 years, did you ever live with a spous	e or legal equivalent in a	community property state or territory?	(Community					
pro	perty states and territories include Arizona, Califo	- :		· -					
_	l Wisconsin.)								
■ No. ☐ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).									
Part 2	Explain the Sources of Your Income								

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 36 of 56

Debtor 1 Dominique Gilmore Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$24,569 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$45,998 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$43,070 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Record # 707721

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 37 of 56

Dominique Gilmore Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Was this payment for... Total amount paid Amount you still owe payments US Bank (See Schedule D) \$65,044 Monthly \$1.800 Mortgage Car Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. $\hfill \square$ Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4 Identify Legal actions, Repossessions, and Foreclosures

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 38 of 56

Dominique Gilmore Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. Part 7 **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$2,395.00: \$865.00 55 E. Monroe Street #3400 paid prior to filing. balance to be paid Chicago, IL 60603 after case filing.

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 39 of 56

DOCUMENT Page 39 07 56

r 1 Dominique C Gilmore Case Number (if known) ______

Last Name

	Party Contact Info	Description and value of	any property transferred	Date paym or transfer	
	Hananwill Credit Counseling	Credit Counseling Services	·	2016	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	s or to make payments to your cre		fer any property to any	one who
	No.				
	Yes. Fill in the details.				
18	Within 2 years before you filed for bankrupto	v did vou sell trade or otherwise	transfer any property to	anyone other than pro	nnerty
	transferred in the ordinary course of your bu	isiness or financial affairs?			
	Include both outright transfers and transfers Do not include gifts and transfers that you have			est or mortgage on your	property).
	No.				
	Yes. Fill in the details for each gift.				
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pr		o a self-settled trust or s	similar device of which y	you are a
	_	otection devices.			
	No. Yes. Fill in the details for each gift.				
	<u> </u>				
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc	r other financial accounts; certifica	tes of deposit; shares in	· ·	
	No.				
	Yes. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for s	ecurities,
	No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the conter	nts	Do you still have it?
22	Have you stored property in a storage unit o	r place other than your home withi	n 1 year before you filed	for bankruptcy?	
	No.				
	Yes. Fill in the details.				
		Who else has or had access to it?	Describe the conter	nts	Do you still have it?
P	Identify Property You Hold or Control f	for Someone Else			

First Name

Middle Name

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Page 40 of 56 Document Dominique Gilmore Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Date of notice Environmental law, if you know it 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 41 of 56

 Debtor 1
 Dominique
 C
 Gilmore
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 12:	Sign Below					
answers		ny attachments, and I declare under penalty of perjury that the ment, concealing property, or obtaining money or property by fraud 000, or imprisonment for up to 20 years, or both.				
X /s	/ Dominique C Gilmore	£				
	gnature of Debtor 1	Signature of Debtor 2				
Da	ate 07/18/2016 MM / DD / YYYY	DateMM / DD / YYYY				
Did you	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
No						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No						
Yes	. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				

Filad 07/21/16 Entered 07/21/16 12:36:50 Desc Main Fill in this information to identify your case: Dominique Gilmore Debtor 1 Middle Name Last Name First Name Debtor 2 Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- \blacksquare you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property Creditor's No name: Fawn Ridge Condo Association Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of 4810 181st St Country Club Hills IL 60478 -Reaffirmation Agreement. property Primary Residence securing debt: Retain the property and [explain]: ____ ☐ Surrender the property Creditor's No name: **US Bank Home Mortgage** Retain the property and redeem it ☐ Yes Retain the property and enter into a 4810 181st St Country Club Hills IL 60478 -Description of Primary Residence Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Page 43 of 56 Middle Name Page 43 of 56 Middle Name

For any unexpired personal property lease that you listed in <i>Schedule G: Executory Contracts and Un</i> fill in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.	effect; the lease period has not yet
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□ No
Description of leased property:	□Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Part 3: Sign Below	
Inder penalty of perjury, I declare that I have indicated my intention about any property of my estate the ersonal property that is subject to an unexpired lease.	nat secures a debt and any
X /s/ Dominique C Gilmore Signature of Debtor 1 Signature of Debtor 2	
Date	
MM / DD / VVVV	

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Page 44 of 56 Document

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re		
Dominique C Gilmore / Debtor	Case No:	
	Chapter: C	Chapter 7
DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR DEBTO)R
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing of rendered or to be rendered on behalf of the debtor(s) in conte	the petition in bankruptcy, or agreed to be paid to	me, for services
For legal services, I have agreed to accept	\$2,395.00	
Prior to the filing of this statement I have received	\$865.00	
Balance Due	\$1,530.00	
2. The source of the compensation paid to me was:		
Debtor(s) Other: (specify		
3. The source of compensation to be paid to me is:		
Debtor(s) Other: (specify		
I have not agreed to share the above-disclosed com	pagestion with any other person unless they are m	combars and associates
of my law firm.	pensation with any other person unless they are in	iciniocis and associates
I have agreed to share the above-disclosed compens	sation with a other person or persons who are not	members or associates
5. In return for the above-disclosed fee, I have agreed to re		
case, including:	inder regar service for an aspects of the bankrupter	,
a. Analysis of the debtor's financial situation, and ren	dering advice to the debtor in determining whether	er to file a petition in
pankruptcy;	dering davice to the deotor in determining whether	si to me a pendon m
b. Preparation and filing of any petition, schedules, sta	atements of affairs and plan which may be require	ed:
c. Representation of the debtor at the meeting of credi	itors and confirmation hearing, and any adjourned	hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee	· ·	
Fee does NOT include missed meeting or court chapter, judicial lien avoidances, dischargeability actions, oth		-
	CERTIFICATION e statement of any agreement or arrangement for	
payment to	somether of any agreement of arrangement for	
me for representation of the debtor(s) in this		
Date: 07/21/2016	/s/ Cecil Denard Scruggs	
Date	Signature of Attorney	
	Geraci Law L.L.C.	_
	Name of law firm	

707721 Page 1 of 1 Record #

Entered 07/21/16 12:36:50 Serach AW L. S. The National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60803

4523521800 help@geracilaw.com

Date: 4/18/2016

Consultation Attorney: JMV

Record #: 707-721

Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

This amount does NOT INCLUDE court filling fees of \$335, or costs This fee is based on the anticipated amount of work required to complete my for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated (Joint Debtor) Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 46 of 56

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dominique C Gilmore / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/18/2016 /s/ Dominique C Gilmore

Dominique C Gilmore

X Date & Sign

Record # 707721 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 707721 B 201A (Form 201A) (11/11) Page 1 of 2

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 48 of 56

Form B 201A, Notice to Consumer Debtor(s)

In re Dominique C Gilmore / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 07/18/2016	75/ Dominique C Gilmore	
	Dominique C Gilmore	
Dated: 07/21/2016	/s/ Cecil Denard Scruggs	
	Attornovy Cool Donard Saryago	

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 49 of 56

Debtor 1	Dominique	C	Gilmore	Case Number (if kno	wn)
, ,	First Name	Middle Name	Last Name		
Part 6	Answer These Question	s for Reporting Purposes			
16. V	/hat kind of debts do	16a. Are your debts	primarily consumer de individual primarily for a p	bts? Consumer debts are define ersonal, family, or household purp	d in 11 U.S.C. § 101(8) oose."
y.	ou have?	No. Go to line			
		16b. Are your debts money for a busin	primarily business del ess or investment or throu	ots? Business debts are debts the gh the operation of the business of	at you incurred to obtain r investment.
		☐No. Go to line ☐Yes. Go to lin			
		16c. State the type of d	lebts you owe that are not	consumer debts or business debt	s.
	re you filing under	□ No. I am not filin	g under Chapter 7. Go to	line 18.	
	chapter 7? Oo you estimate that after	Yes. I am filing ur	nder Chapter 7. Do you e	stimate that after any exempt prop funds will be available to distribute	erty is excluded and e to unsecured creditors?
а	ny exempt property is excluded and	No.	·		
a	dministrative expenses are paid that funds will be available for distribution o unsecured creditors?	Yes.			
	low many creditors do	1 -49		00-5,000	25,001-50,000
-	ou estimate that you owe?	□ 50-99 □ 100-199 □ 200-999		01-10,000 001-25,000	☐ 50,001-100,000 ☐ More than 100,000
§	low much do you	\$0-\$50,000	=*	000,001-\$10 million ,000,001-\$50 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion
	estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 milli	00 🔲 \$50	1,000,001-\$400 million 0,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20 I	low much do you	☐ \$0-\$50,000		000,001-\$10 million	□\$500,000,001-\$1 billion
3	estimate your liabilities	\$50,001-\$100,00	0 □\$10),000,001-\$50 million	\$1,000,000,001-\$10 billion
1	to be?	\$100,001-\$500,0	00 🔲 \$50	0,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion
		□ \$500,001-\$1 milli	on	00,000,001-\$500 million	☐ More than \$50 billion
Part	7: Sign Below				
For y	ou	I have examined this p correct.	etition, and I declare unde	r penalty of perjury that the inform	ation provided is true and
		If I have chosen to file of title 11, United State under Chapter 7.	under Chapter 7, I am awa s Code. I understand the	are that I may proceed, if eligible, relief available under each chapte	under Chapter 7, 11,12, or 13 r, and I choose to proceed
		If no attorney representhis document, I have	ts me and I did not pay or obtained and read the not	agree to pay someone who is not ce required by 11 U.S.C. § 342(b)	an attomey to help me fill out
		·		title 11, United States Code, spec	
		l understand making a with a bankruptcy case 18 U.S.O. §§ 152, 134	e can result in fines up to \$	ng property, or obtaining money o \$250,000, or imprisonment for up t	r property by fraud in connection to 20 years, or both.
		Signature of De	All Trote	Signatu	re of Debtor 2
***************************************		Executed on	<u> </u>	Execute	ed onMM / DD / YYYY

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 50 of 56

Debtor 1	Dominique	C	Gilmore
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
I Inited States	Bankmintov Court for the	e : <u>NORTHERN</u> District of	f ILLINOIS
United States	Ballkruptcy Court for the	S. NOTTILLAR DISTINCT	(State)
			·
Case Number			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an a	ttomey to help you fill out bankruntcy forms?
Did you pay or agree to pay someone who is NOT all all	ttoriney to help you in our our country to me.
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	summary and schedules filed with this declaration and that they are true and
Under penalty of perjury, I declare that I have read the correct.	Summary and Screedies med that this decidation and the transfer and the second
(a) Landria	x
Signature of Debtor 1	Signature of Debtor 2
Date (57 / 15 /2016 MM / DD / YYYY	Date

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 51 of 56

Debtor 1	Dominique	С	Gilmore	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12: Sign Below	
answers are true and correct. I understand	of Financial Affairs and any attachments, and I declare under penalty of perjury that the that making a false statement, concealing property, or obtaining money or property by fraud result in fines up to \$250,000, or imprisonment for up to 20 years, or both. Signature of Debtor 2
Date 67 /1 8 /2016 MM / DD / YYYY	DateMM / DD / YYYY
Did you attach additional pages to Your St	atement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
Yes	
Did you pay or agree to pay someone who	is not an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

tor 1 Dominique	Document Page 52 of !	7/21/10 12.30.30 DESC Mail 56
First Name	Middle Name Last Name	1
art 2: List Your Unexpired Pers		
	lease that you listed in Schedule G: Executory Contracts and Unexpire	
	st real estate leases. <i>Unexpired leases</i> are leases that are still in effect; It personal property lease if the trustee does not assume it. 11 U.S.C. §	
Describe your unexpired persona		Will the lease be assumed?
.essor's name:	erren (h. 1904). 1907 - Paris Maria, 1908 - Paris III (h. 1908). 1908 - Paris Maria, 1908 - Paris II (h. 1908).	
Description of leased property:		
лореку.		
Lessor's name:		□ No
		☐ Yes
Description of leased property:		
Lessor's name:		□No
Di_ti		Yes
Description of leased property:		
_essor's name:		No
Description of leased		□Yes
property:		
		—
Lessor's name:		
Description of leased		□Yes
property:		•
Lessor's name:		□No
		☐Yes
Description of leased		Li res
property:		
.essoṛ's name:		□ No
		☐ Yes
Description of leased property:		_
art 3: Sign Below		
er penalty of perjury, I declare that enal property that is subject to an	I have indicated my intention about any property of my estate that secunity lease.	ures a debt and any
	maphad teads	
1 Lian Ura D		

Signature of Debtor 1

Date __Dated: 07 / 18 /20 MM / DD / YYYY

Signature of Debtor 2

Date_ MM / DD / YYYY

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main

DISCLAIMER Debtors Have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferree will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15, JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both	ı loans.
The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and solo	i by the
bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before	the case
is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETI∏NON IS ACCURATE!!!!	

Dated: 1 /1 / /2016

Dominique C Gilmore

X Date & Sign

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 54 of 56

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dominique C Gilmore / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dominique C Gilmore

X Date & Sign

Case 16-23413 Doc 1 Filed 07/21/16 Entered 07/21/16 12:36:50 Desc Main Document Page 55 of 56

Debtor 1	Dominique	С	Gilmore	Case Number (if known)	
	First Name	Middle Name	Last Name		
				Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. Unemployment compensation				\$0.00	\$0.00
Doi	not enter the amount if	you contend that the amour .ct. Instead, list it here:	nt received was a benefit		4000
For	you				
For	your spouse		•		
	n sion or retirement inc nefit under the Social Se	ome. Do not include any arecurity Act.	nount received that was a	\$0.00	\$0.00
Do as	not include any benefits a victim of a war crime,	s received under the Social a crime against humanity, o	ecify the source and amount. Security Act or payments received or international or domestic te page and put the total on line 10		
10a	_			\$0.00	\$ 0.00
			•	\$ 0.00	\$0.00
10c	. Total amounts from se	eparate pages, if any.		\$0.00	\$0.00
		nt monthly income. Add lir I for Column A to the total fo		\$4,094.96	\$0.00 = \$4,094.96
Part 2	Determine What	her the Means Test Applies	to You		,
		•		·	
12, Cai	-	onthly income for the year. ent monthly income from lin	•	Copy line 11 here	12a. \$4,094.9 6
	,	umber of months in a year)			× 12
12b.		nual income for this part of			12b. \$49,139.52
13. Cal	culate the median fam	ily income that applies to	you. Follow these steps:		\$~~~~~~ <i>*</i>
Fill	in the state in which yo	u live.	IL	7	
Fill	in the number of people	e in your household.	2	1	
Eill	in the median family inc	come for your state and size	e of household.	_	13. \$63,896.00
To	find a list of applicable r	median income amounts, go	o online using the link specified in the at the bankruptcy clerk's office.		10. 403,030.00
14. Ho v	w do the lines compare	97			
14a.	14a. x ine 12b is less than or equal to line 13. On the top of page 1, check box 1, <i>There is no presumption of abuse</i> . Go to Part 3.				
14b.		nan line 13. On the top of pa Il out Form 122A-2.	age 1, check box 2, The presump	tion of abuse is determined by Form 12	2A-2.
Part 3	Sign Below				
	Migo	clare under penalty of perju	ury that the information on this stat	ement and in any attachments is true a	nd correct.
	Date:: <u>∅</u> フ_/	18 /2016			
	If you checked line 1	4a, do NOT fill out or file Fo	orm 122A-2.		***************************************
	If you checked line 1	4h fill out Form 1224-2 an	d file it with this form		

Form B 201A, Notice to Consumer Debtor(s)

In re Dominique C Gilmore / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>07 / 18</u> /2016

Dominique C Gilmore

X Date & Sign

Dated: 7/1(/2016

Attorney: Cecil Denard Scruggs